

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Banks, Titus R	§	Case No. 08 B 06852
	Banks, Mary E	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/21/2008.

2) The plan was confirmed on 07/28/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 05/18/2009.

6) Number of months from filing or conversion to last payment: 15.

7) Number of months case was pending: 17.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$54,700.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,287.42
Less amount refunded to debtor	\$830.48

**NET RECEIPTS:** \$14,456.94

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,284.00
Court Costs	\$0
Trustee Expenses & Compensation	\$957.59
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,241.59

Attorney fees paid and disclosed by debtor \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept Of Public Aid	Priority	\$0	NA	NA	\$0	\$0
Illinois Dept of Revenue	Priority	\$339.04	\$2,910.55	\$2,910.55	\$0	\$0
Internal Revenue Service	Priority	\$1,947.74	\$7,835.72	\$7,835.72	\$0	\$0
American General Finance	Secured	\$94,999.00	NA	NA	\$0	\$0
American General Finance	Secured	\$2,827.00	\$2,293.57	\$2,293.57	\$406.70	\$0
City Of Chicago	Secured	\$419.00	\$419.00	\$419.00	\$164.94	\$0
Santander Consumer USA	Secured	\$26,693.00	\$26,693.00	\$26,693.00	\$1,400.00	\$0
Wells Fargo Home Mortgage	Secured	\$9,608.91	\$9,608.91	\$9,608.91	\$9,243.71	\$0
Wells Fargo Home Mortgage	Secured	\$140,376.00	\$140,996.92	\$140,996.92	\$0	\$0
Advocate Health Care	Unsecured	\$50.00	NA	NA	\$0	\$0
AFNI	Unsecured	\$502.53	NA	NA	\$0	\$0
AFNI	Unsecured	\$170.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$1,655.62	NA	NA	\$0	\$0
ATG Credit LLC	Unsecured	\$104.81	NA	NA	\$0	\$0
Blatt Hasenmiller & Komar	Unsecured	\$3,756.50	NA	NA	\$0	\$0
CBCS	Unsecured	\$203.23	NA	NA	\$0	\$0
City Of Chicago	Unsecured	\$0.18	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Commonwealth Edison	Unsecured	\$225.00	\$534.51	\$534.51	\$0	\$0
CSI II DBA Loan Express	Unsecured	\$676.20	NA	NA	\$0	\$0
Dental Profile Of Hyde Park	Unsecured	\$319.60	NA	NA	\$0	\$0
Dental Profile Of Hyde Park	Unsecured	\$511.20	NA	NA	\$0	\$0
First National Credit Card	Unsecured	\$498.00	NA	NA	\$0	\$0
Gerald & Associates	Unsecured	\$592.00	NA	NA	\$0	\$0
Great American Finance Company	Unsecured	\$2,417.00	\$2,492.52	\$2,492.52	\$0	\$0
HSBC Taxpayer Financial Services	Unsecured	\$1,992.00	\$1,991.80	\$1,991.80	\$0	\$0
Illinois Dept Of Public Aid	Unsecured	\$563.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$431.97	\$431.97	\$0	\$0
Illinois Fair Plan	Unsecured	\$869.00	NA	NA	\$0	\$0
Illinois Student Assistance Commissi	Unsecured	NA	\$11,714.66	\$11,714.66	\$0	\$0
Illinois Student Assistance Commissi	Unsecured	\$42,736.00	\$53,138.47	\$53,138.47	\$0	\$0
Internal Revenue Service	Unsecured	\$5,207.30	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	\$12,323.04	\$7,002.23	\$7,002.23	\$0	\$0
Johm Denney	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Langston Funeral Home	Unsecured	\$2,340.00	NA	NA	\$0	\$0
Little Company Of Mary Hospital	Unsecured	\$1,106.20	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$138.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$203.00	NA	NA	\$0	\$0
Mitchell N Kay	Unsecured	\$930.06	NA	NA	\$0	\$0
National Capital Management	Unsecured	NA	\$1,103.67	\$1,103.67	\$0	\$0
NCO Financial Services Inc	Unsecured	\$79.00	NA	NA	\$0	\$0
Park Dansan	Unsecured	\$87.89	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$467.00	\$1,511.92	\$1,511.92	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$87.00	\$87.89	\$87.89	\$0	\$0
Premier Bankcard	Unsecured	\$418.00	\$418.46	\$418.46	\$0	\$0
Resurgent Capital Services	Unsecured	\$3,754.00	NA	NA	\$0	\$0
Santander Consumer USA	Unsecured	NA	\$2,087.55	\$2,087.55	\$0	\$0
Surety Finance	Unsecured	\$586.00	NA	NA	\$0	\$0
Triad Financial Services	Unsecured	\$10,000.00	\$17,392.27	\$17,392.27	\$0	\$0
Wexler & Wexler	Unsecured	\$38,214.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$140,996.92	\$0	\$0
Mortgage Arrearage	\$9,608.91	\$9,243.71	\$0
Debt Secured by Vehicle	\$26,693.00	\$1,400.00	\$0
All Other Secured	\$67,565.70	\$571.64	\$0
<b>TOTAL SECURED:</b>	<b>\$244,864.53</b>	<b>\$11,215.35</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$10,746.27	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$10,746.27</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,054.79</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,241.59	
Disbursements to Creditors	\$11,215.35	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$14,456.94</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 26, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.